

**DECLARATIONS PAGE
TEXAS HOMEOWNERS POLICY - FORM HO-B
HOMEOWNERS OF AMERICA INSURANCE COMPANY
1400 CORPORATE DRIVE, SUITE 300 IRVING, TEXAS 75038
A STOCK COMPANY**

| | |
|---|--------------|
| | NEW |
| X | RENEWAL |
| | AMENDED DATE |

42-330551-01

NAMED INSURED / MAILING ADDRESS

HARIHARASUDHAN SHANMUGAM
BRAHANNAYAKI RAMARKRISHNAN
4315 GLENIRISH DR.
KATY, TX 77494

MORTGAGEE

*See Page 2

POLICY PERIOD: 12 mths

RESIDENCE

PREMISES/DWELLING

EFFECTIVE DATE: 04/18/2020

4315 GLENIRISH DR
KATY, TX 77494

EXPIRATION DATE: 04/18/2021

12:01 A.M. STANDARD TIME AT THE LOCATION
OF THE RESIDENCE PREMISES / DWELLING

CONSTRUCTION: Brick/Veneer

PPC: 2

COUNTY: HARRIS

CITY LIMIT: INSIDE

| COVERAGES | LIMITS OF LIABILITY | PREMIUM |
|---|---|------------|
| SECTION I PROPERTY | | |
| Coverage A. Dwelling | \$348,500 | \$1,368.00 |
| Other Structures | \$34,850 | INCL |
| Coverage B. Personal Property | \$209,100 | INCL |
| Personal Property Off Premises | \$20,910 | |
| SECTION II LIABILITY | | |
| Coverage C. Personal Liability | \$300,000 | \$25.00 |
| Coverage D. Medical Payments | \$5,000 | \$10.00 |
| BASIC PREMIUM | | \$1,403.00 |
| LOSS OF USE COVERAGE | \$69,700 | INCL |
| INCREASED LIABILITY LIMITS | | |
| OTHER COVERAGES AND ENDORSEMENTS | | |
| Endorsement number and title | | |
| HA.BSP (0616) | Special Provisions for Texas (for HO-B) | |
| HA.RCP (04/06) | Replacement Cost for Personal Property | \$142.00 |
| HO-105 (7-92) | Residence Glass Coverage | \$9.00 |
| ICT-HO-B | Homeowner B Form | |
| | Advanced Shopper Discount | INCL |
| | Claim Renewal Discount | INCL |
| | Companion Product Discount | INCL |
| | New Purchase Discount | INCL |
| | Security Features Discount | INCL |

| DEDUCTIBLE (SECTION I ONLY) | AMOUNT OF DEDUCTIBLE | DEDUCTIBLE ADJUSTMENT PREMIUM |
|--|-------------------------|-------------------------------------|
| DEDUCTIBLE CLAUSE 1 - Windstorm, Hurricane, Hail, and Wind Driven Rain | \$6,970 | INCL |
| DEDUCTIBLE CLAUSE 2 - All Other Perils | \$3,485 | INCL |
| | | |
| TOTAL POLICY PREMIUM | | \$1,554.00 |

A FULLY EARNED MGA FEE OF \$75.00 IS INCLUDED IN THIS PREMIUM
TEXAS FAIR PLAN ASSESSMENT FEE OF \$3.00 IS INCLUDED IN THIS PREMIUM
THIS POLICY INCLUDES THE PERILS OF WINDSTORM, HURRICANE AND HAIL

RUSTY BRENTS INSURANCE AGENCY INC (0045/000-000)
7904 N SAM HOUSTON PKWY W
SUITE 350
HOUSTON, TX 77064
(281) 894-1240

AGENCY AT

OTHER COVERAGES, LIMITS AND EXCLUSIONS APPLY – REFER TO YOUR POLICY

MORTGAGEE #1

MORTGAGEE #2

MORTGAGEE #3

WELLS FARGO BANK, NA #936, ISAOA
PO BOX 100515
FLORENCE SC, 29502-0515
Acc:

Important Information

The dollar amount of each percentage deductible may change at renewal if the value of your home changes. Please understand that this change in limits could impact your "Windstorm, Hurricane, Hail and Wind Driven Rain" deductible and your "All Other Perils" deductible.

Please reference the Other Coverages and Endorsements section above to determine if any of the following special deductibles apply.

| Additional Coverage | Special Deductible |
|--|---|
| Identity Fraud Expense Coverage - HA.IDT | \$100 applies for claims settled under this endorsement |
| Special Provisions For Texas (Attached to Homeowners Form B) - Water Backup & Sump Discharge or Overflow | \$250 applies for claims settled under this coverage |
| Service Line Coverage - HA.SL | \$500 applies for claims settled under this coverage |
| Residence Glass Coverage - HO-105 | \$0 applies for claims settled under this endorsement |
| Scheduled Personal Property - HA.SPP | \$0 applies for claims settled under this endorsement |
| Coverage Extension HA.CE | |
| Consequential Loss | \$0 applies for claims settled under this coverage |
| Lock Replacement Coverage | \$0 applies for claims settled under this coverage |
| Trial Expense | \$0 applies for claims settled under this coverage |
| Reward Reimbursement Coverage | \$0 applies for claims settled under this coverage |
| Loss Assessment | \$250 applies for claims settled under this coverage |
| Fire Department Service Charge | \$0 applies for claims settled under this coverage |